

In re:
Krista Marie Callander
Debtor

Case No. 22-13088-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 20, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Krista Marie Callander, 462 Springdale Avenue, Hatboro, PA 19040-2245

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Krista Marie Callander brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecef@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Krista Marie Callander <u>Debtor(s)</u>	Chapter 13
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC <u>Movant</u>	NO. 22-13088 PMM
v.	
Krista Marie Callander <u>Debtor(s)</u>	11 U.S.C. Section 362
and Kenneth E. West <u>Trustee</u>	

ORDER

AND NOW, this 20th day of November, 2023 upon the filing of a Certification of Default by the Moving Party in accordance with the Stipulation of the parties approved on July 11, 2023, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 462 Springdale Avenue, Hatboro, PA 19040 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

Patricia M. Mayer

Hon. Patricia M. Mayer
United States Bankruptcy Judge.